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RE: Midland Credit Management  
CHENEY, LEROY<sup>1</sup>  
Account No. 8509554532  
Original Creditor: Household Arbor  
Original Account No. 5488975001083784

EXHIBIT

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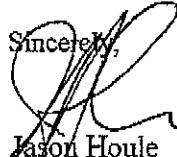
March 27, 2006

Dear Mr. Cheney:

This letter will confirm that our client, Midland Credit Management, has agreed to accept \$511.50 as settlement in full of the above-referenced account. This settlement is conditioned upon receipt by this office of a check in the amount of \$511.50 on or before March 27, 2006.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the accounts settled status.

If the payment of the settlement amount is not made on or before the dates stated above, acceptance of our settlement offer is withdrawn.

Sincerely,  
  
Jason Houle  
Director of Bank Cards

JH/sc/257/SL

<sup>1</sup>This correspondence is from a debt collector. As such this correspondence is an attempt to collect a debt and any information obtained will be used for that purpose.